

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ELIZABETH MILLER

Debtor(s)

Case No. 22-11747-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2022.
- 2) The plan was confirmed on 04/27/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/06/2024.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,734.14.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,509.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,509.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,209.10
Court Costs	\$0.00
Trustee Expenses & Compensation	\$569.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,778.80**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARON'S, LLC F/K/A AARON'S, INC.,	Secured	NA	500.00	500.00	0.00	0.00
AARON'S, LLC F/K/A AARON'S, INC.,	Secured	NA	1,156.16	1,156.16	0.00	0.00
AARON'S, LLC F/K/A AARON'S, INC.,	Unsecured	NA	290.99	290.99	0.00	0.00
ACCEPTANCE NOW	Unsecured	1,773.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Secured	NA	6,814.51	1,207.48	34.33	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	2,338.00	2,338.00	0.00	0.00
CITY OF PHILA	Secured	NA	3,018.45	3,018.45	85.81	0.00
CREDIT ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOS	Unsecured	NA	650.31	650.31	0.00	0.00
FIRST PREMIER BANK	Unsecured	575.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	650.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	713.30	713.30	0.00	0.00
LVNV FUNDING	Unsecured	NA	631.90	631.90	0.00	0.00
M&T MORTGAGE CORP.	Secured	NA	NA	10,153.51	0.00	0.00
M&T MORTGAGE CORP.	Secured	NA	167,705.70	42,477.36	1,207.52	0.00
NEW JERSEY TURNPIKE AUTHORITY	Unsecured	NA	79.84	79.84	0.00	0.00
PECO ENERGY COMPANY	Unsecured	NA	7,110.46	7,110.46	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	105.42	105.42	105.42	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	5.10	5.10	0.00	0.00
PGW	Secured	NA	4,726.76	4,726.76	134.37	0.00
PGW	Unsecured	NA	5,272.75	5,272.75	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	3,911.50	3,911.50	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	613.57	613.57	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	446.00	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	575.95	575.95	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	713.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	6,165.01	6,165.01	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	5,725.00	5,725.00	162.75	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	754.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF HUD	Secured	NA	19,023.40	19,023.40	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	10,011.05	10,011.05	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	343.36	343.36	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$61,500.76	\$1,207.52	\$0.00
Debt Secured by Vehicle	\$6,932.48	\$197.08	\$0.00
All Other Secured	\$19,554.88	\$220.18	\$0.00
TOTAL SECURED:	\$87,988.12	\$1,624.78	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$105.42	\$105.42	\$0.00
TOTAL PRIORITY:	\$105.42	\$105.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,713.09	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,778.80</u>	
Disbursements to Creditors	<u>\$1,730.20</u>	
TOTAL DISBURSEMENTS :		<u>\$6,509.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.